



Helping Montana consumers make informed decisions on homeowners insurance

MONTANA



2006

Homeowners, Condominium and Renters Insurance Rate Comparison Guide



**MONTANA STATE AUDITOR
JOHN MORRISON**

COMMISSIONER OF INSURANCE
COMMISSIONER OF SECURITIES

Protecting Montana's Consumers



Montana State Auditor John Morrison

John Morrison was elected Montana State Auditor, the Commissioner of Insurance and Securities in November 2000 and was re-elected in 2004. One of his top priorities as State Auditor has been to increase the accessibility and affordability of all types of insurance for Montana families through legislative and regulatory efforts. He has worked to protect Montana's consumers while maintaining a competitive insurance market.



MONTANA STATE AUDITOR
JOHN MORRISON

COMMISSIONER OF INSURANCE
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Dear Montana Consumer:

I am pleased to provide you with a copy of the 2006 Homeowners, Condominium and Renters Insurance Rate Comparison Guide. One of my goals as insurance commissioner is to help you be an informed buyer. It is my belief that an important factor in maintaining a healthy, competitive marketplace is providing consumers with the tools they need to compare insurance rates.

This guide gives you a general idea of rates available in Montana. For specific information, you must contact the individual insurance companies.

Comparison shopping takes time, but can save you money. I encourage you to put this guide to work for you. If you have any questions or need additional assistance, please feel free to contact the Policyholder Services Division by phone or through our Web site at www.sao.mt.gov. Our toll-free number outside Helena is 1-800-332-6148 and the number in Helena is 444-2040.

Sincerely,

A handwritten signature in black ink that reads "John Morrison".

John Morrison
Montana State Auditor &
Insurance Commissioner

About this guide:

This guide compares how much Montana homeowners, renters and condominium owners might pay for insurance coverage in nine different geographic areas: Billings, Bozeman, Butte, Glendive, Great Falls, Helena, Kalispell, Missoula and Scobey. For each area, a premium (cost) is calculated for in-city and rural residences. The rural premiums are based on a fire protection class code of 9, which is outside of the city limits. Fifteen of the twenty insurance companies that sell the most homeowners insurance in Montana chose to participate in our survey.

If you find any terms, phrases or concepts confusing, we encourage you to read the ***Montana Consumer's Guide to Homeowners Insurance***, a very good companion to this guide.

Assumptions used to obtain quotes:

The premium quotes from the insurance companies listed in this guide are:

- Based on the amount you pay every year, in which the full amount has been paid when your coverage begins.
- Based on three years of previous coverage.
- Based on owner occupied dwellings – except for example 7.
- Based on dwellings with no plumbing, wiring, or heating /cooling updates, with the exception of example 5.
- Based on structures of frame construction. Generally, companies offer discounts for masonry or fire resistive structures.
- Based on rates in effect as of January 1, 2006. If a company's rates have changed since then, these quotes may no longer be accurate. (Please keep in mind the premiums quoted are only examples. Your individual situation may include other factors that will be reflected in the premiums quoted to you.)
- Based on the assumption that previous insurance exists and that this is for new business and not a renewal.
- Based on the coverages explained in each example. For instance, flood and earthquake coverages are not included.

Coverage:

The examples in this guide contain the companies' specific coverages for the following policy types:

HO3 – refers to a standard homeowner policy that insures contents and structure for hazards that are named in the policy. It also provides medical and liability coverages.

HO4 – refers to a standard renter policy that covers contents only and also provides some medical and liability coverage.

HO6 – refers to the standard condominium unit owner's policy that covers contents, inner walls, medical, and liability coverages.

Insurers:

Not every insurer will offer you coverage because different insurers have different requirements that must be met in order to become insured. Lastly, if you have any questions or concerns regarding any type of insurance, please call our office at 1-800-332-6148. We would be glad to assist you.

How to use this guide:

Nine different insurance scenarios are outlined. Find the example that best matches your situation. Refer to the corresponding chart in the following pages and find your geographic region. The chart accompanying each example outlines the quotes received from insurers responding to our survey.

Example 1

These premiums apply to a single family, well maintained home, without a wood stove. This 30-year-old home has a replacement cost of \$175,000 and the owners want to purchase insurance for that amount. The owners have a Labrador Retriever. No claims were filed in the last three years. The owners just replaced the composite roof last year.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 1 most closely matches your insurance situation, refer to example 1 chart for sample rate quotes.

Example 2

These premiums apply to a single family, well maintained home, without a wood stove. This 30-year-old home has a replacement cost of \$200,000 and the owners want to purchase insurance for that amount. The owners have a Labrador Retriever. One year ago the composite roof was damaged due to a hailstorm and it was replaced by the carrier at a cost of \$8,000. There have been no other claims in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 2 most closely matches your insurance situation, refer to example 2 chart for sample rate quotes.

Example 3

These premiums apply to a single family, well maintained home, with a wood stove. This 5-year-old home has a replacement cost of \$150,000 and the owners want to purchase insurance for that amount. The owners have a miniature poodle. There have been no claims in the last three years and the original composite roof is in excellent shape.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 3 most closely matches your insurance situation, refer to example 3 chart for sample rate quotes.

Example 4

These premiums apply to a single family, well-maintained home, without a wood stove. This 50-year-old home has a replacement cost of \$275,000. The owners want to purchase \$150,000 of coverage. No claims filed in the last three years. The original plumbing, wiring, and heating/cooling has not been replaced and the composite roof is ten years old.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 4 most closely matches your insurance situation, refer to example 4 chart for sample rate quotes.

Example 5

These premiums apply to a single family, well maintained home, without a wood stove. This 50-year-old home has a replacement cost of \$275,000 and the owners want to purchase insurance for that amount. No claims filed in the last three years. The plumbing, wiring, & heating/cooling were updated two years ago. The composite roof is two years old.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 5 most closely matches your insurance situation, refer to example 5 chart for sample rate quotes.

Example 6

These premiums apply to a well maintained condo in a 10 unit complex built in 1995 without wood stoves. The contents are valued at \$75,000. No claims filed in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person. Coverage is on a replacement cost basis, all other coverages are rated according to an HO6 or comparable policy. Coverage for the structure and any improvements is not included.

If example 6 most closely matches your insurance situation, refer to example 6 chart for sample rate quotes.

Example 7

These premiums apply to a renter in a two-story apartment complex with 15 units built in 1985 without wood stoves. The contents are valued at \$25,000. There have been no claims in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000 and Medical Payments \$1,000 / person. All other coverages are rated according to an HO4 or comparable policy.

If example 7 most closely matches your insurance situation, refer to example 7 chart for sample rate quotes.

Example 8

These premiums apply to a single family who owns a \$150,000 modular home, purchased for that amount with no wood stove. The home is 3 years old and is on a permanent foundation. The original composite roof is in good shape. There have been no claims in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 8 most closely matches your insurance situation, refer to example 8 chart for sample rate quotes.

Example 9

These premiums apply to a single family, well-maintained home, without a wood stove. This new home has a replacement cost of \$250,000 and the owners want to purchase insurance for that amount. Six months ago the original home was destroyed by fire and rebuilt.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person, outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

If example 9 most closely matches your insurance situation, refer to example 9 chart for sample rate quotes.

The following pages outline the rate quotes from insurers responding to our survey and correspond to each example listed.

EXAMPLE 1

These premiums apply to a single family, well maintained home, without a wood stove. This 30-year-old home has a replacement cost of \$175,000 and the owners want to purchase insurance for that amount. The owners have a Labrador Retriever. There have been no claims in the last three years and the owners just replaced the composite roof last year.

Coverages: Deductible \$500; Personal liability \$100,000; Medical Payments \$1,000 per person; Outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

Rates for Example 1: \$ / Year		Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
		City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co.	846	1180	561	744	571	757	927	1232	656	915	595	828	576	766	495	689	865	1149	
Allstate Property & Casualty Ins. Co.	1515	1951	1027	1257	1086	1330	1392	1708	1006	1289	1880	2425	1027	1257	1038	1330	1290	1582	
AMCO Ins. Co.	885	1234	588	779	599	793	971	1291	687	958	623	869	604	802	519	721	905	1202	
Austin Mutual Ins. Co.	1055	1431	611	870	611	870	1055	1431	762	1087	611	870	611	870	611	870	762	1087	
Automobile Ins. Co. of Hartford CT	849	11815	609	1247	707	1448	975	1996	676	1448	576	1228	632	1292	555	1185	975	1996	
Farmers Ins Exchange	731	884	784	873	810	902	1152	1279	872	1055	709	901	783	872	544	1010	1099	1220	
Farmers Union Mutual Ins. Co.	1060	1325	774	922	774	922	1193	1420	806	1006	804	1006	804	1006	707	884	879	1047	
Federal Ins. Co.	1146	1686	1022	1506	1022	1506	1146	1686	993	1461	1022	1506	1022	1506	1022	1506	1146	1686	
Fire Insurance Exchange	731	884	784	873	810	902	1152	1279	872	1055	709	901	783	872	544	1010	1099	1220	
Liberty Mutual Fire Ins. Co.	825	1344	620	889	620	889	991	1452	671	1085	792	1212	620	889	550	874	933	1355	
Mountain West Farm Bureau	951	1215	718	872	779	948	1098	1343	755	961	745	948	779	948	677	859	975	1190	
Security National Ins. Co.	1257	2137	822	1397	822	1397	1289	2193	859	1460	859	1460	820	1393	758	1289	2193		
State Farm Fire and Casualty	1366	1366	681	681	727	727	1636	1636	1210	1210	1107	1107	727	727	795	795	1296	1296	
United Services Auto Association	821	944	693	858	693	759	862	944	613	796	660	759	693	759	660	858	862	944	
USAA Casualty Ins. Co.	944	1086	797	986	797	872	991	1086	704	916	759	872	797	872	759	986	991	1086	

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note the above premiums are based on survey responses. Not all insurers choose to respond.

EXAMPLE 2

These premiums apply to a single family, well maintained home, without a wood stove. This 30-year-old home has a replacement cost of \$200,000 and the owners want to purchase insurance for that amount. The owners have a Labrador Retriever. One year ago the composite roof was damaged due to a hail storm and it was replaced by the carrier at a cost of \$8,000. There have been no other claims in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000; Medical Payments \$1,000 per person; Outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

Rates for Example 2: \$ / Year

	Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co.	828	1156	549	728	559	742	909	1207	676	897	582	811	564	750	485	676	847	1125
Allstate Property & Casualty Ins. Co.	1559	2007	1056	1292	1117	1368	1432	1757	1034	1325	1934	2495	1056	1292	1067	1368	1326	1627
AMCO Ins. Co.	867	1209	576	763	586	778	952	1264	706	938	611	851	592	787	508	706	886	1177
Austin Mutual Ins. Co.	881	1255	535	763	535	763	881	1255	668	953	535	763	535	763	668	953		
Automobile Ins. Co. of Hartford CT	1078	1823	774	1254	899	1454	1240	2005	861	1454	731	1236	803	1299	705	1191	1240	2005
Farmers Ins Exchange	645	781	680	758	702	782	1017	1129	749	907	614	780	680	757	473	877	954	1059
Farmers Union Mutual Ins. Co.	924	1155	675	805	675	805	1040	1239	702	878	702	878	700	834	617	770	767	913
Federal Ins. Co.	1059	1546	945	1382	945	1382	1059	1546	918	1341	945	1382	945	1382	945	1382	1059	1546
Fire Insurance Exchange	645	781	680	758	702	782	1017	1129	749	907	614	780	680	757	473	877	954	1059
Liberty Mutual Fire Ins. Co.	878	1215	659	956	659	956	1054	1530	713	1163	841	1300	659	956	586	431	993	1441
Mountain West Farm Bureau	951	1215	718	872	779	948	1098	1343	755	961	745	948	779	948	677	859	975	1190
Security National Ins. Co.	1129	1920	738	1256	738	1256	1158	1970	772	1312	772	1312	737	1252	681	1158	1158	1970
State Farm Fire and Casualty	1291	1291	643	643	687	687	1547	1547	1143	1143	1045	1045	687	687	750	750	1225	1225
United Services Auto Association	892	1026	753	932	753	825	937	1026	666	866	717	825	753	825	717	932	937	1026
USAA Casualty Ins. Co.	1026	1180	866	1072	866	948	1077	1180	766	995	825	948	866	948	825	1072	1077	1180

- Indicates that a company would not write a risk or that an affiliated company may write the risk.
- Please note the above premiums are based on survey responses. Not all insurers choose to respond.

EXAMPLE 3

These premiums apply to a single family, well maintained home, with a wood stove. This 5-year-old home has a replacement cost of \$150,000 and the owners want to purchase insurance for that amount. The owners have a miniature poodle. There have been no claims in the last three years and the original composite roof is in excellent shape.

Coverages: Deductible \$500; Personal liability \$100,000; Medical Payments \$1,000 per person; outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy.

Rates for Example 3: \$ / Year		Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
		City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural
Allied Property & Casualty Ins. Co.	888	1239	587	789	599	802	973	1294	689	962	623	873	605	811	520	734	908	1207	
Allstate Property & Casualty Ins. Co.	1450	1859	992	1208	1048	1276	1335	1631	972	1238	1792	2304	992	1208	1002	1276	1239	1513	
AMCO Ins. Co.	929	1296	617	824	629	838	1020	1355	722	1005	654	914	634	847	544	767	949	1262	
Austin Mutual Ins. Co.	1066	1496	666	928	666	928	1066	1496	819	1149	666	928	666	928	666	928	819	1149	
Automobile Ins. Co. of Hartford CT	1226	2072	880	1424	1022	1653	1409	2279	979	1653	831	1404	912	1476	800	1353	1409	2279	
Farmers Ins Exchange	918	988	887	989	918	1022	1287	1429	994	1203	804	1020	886	987	615	781	1245	1382	
Farmers Union Mutual Ins. Co.	1134	1418	828	987	828	987	1276	1519	861	1077	861	1077	860	1023	756	945	941	1121	
Federal Ins. Co.	1086	1607	969	1436	969	1436	1086	1607	942	1393	969	1436	969	1436	969	1436	1086	1607	
Fire Insurance Exchange	817	988	887	987	918	1022	1287	1429	994	1203	804	1020	886	987	615	1142	1245	1382	
Liberty Mutual Fire Ins. Co.	741	1233	553	800	553	800	892	1338	600	976	709	1101	553	800	491	773	840	1244	
Mountain West Farm Bureau	941	1188	724	867	781	938	1078	1306	759	950	750	938	781	938	686	855	963	1164	
Security National Ins. Co.	1114	1894	728	1239	728	1239	1144	1944	762	1295	762	1295	727	1235	672	1144	1144	1944	
State Farm Fire and Casualty	1371	1371	701	701	746	746	1636	1636	1219	1219	1118	1118	746	811	811	1303	1303		
United Services Auto Association	794	914	622	771	622	682	834	914	593	771	593	682	622	682	593	771	834	914	
USAA Casualty Ins. Co.	914	1051	716	886	716	784	959	1051	682	886	682	784	716	784	682	886	959	1051	

- Indicates that a company would not write a risk or that an affiliated company may write the risk.

Please note the above premiums are based on survey responses. Not all insurers chose to respond.

EXAMPLE 4

These premiums apply to a single family, well-maintained home, without a wood stove. This 50-year-old home has a replacement cost of \$275,000 and the owners want to purchase \$150,000 of coverage. There have been no claims in the last three years. The original plumbing, wiring, and heating/cooling has not been replaced and the composite roof is ten years old.

Coverages: Deductible \$500; Personal liability \$100,000; Medical Payments \$1,000 per person; outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HC3 or comparable policy.

Rates for Example 4: \$ / Year		Billings	Bozeman	Bulte	Glenidive	Great Falls	Helena	Kalispell	Missoula	Scobey
		City	Rural	City	Rural	City	Rural	City	Rural	City
Allied Property & Casualty Ins. Co.	1231	1723	810	1081	826	1100	1351	1800	952	1333
Allstate Property & Casualty Ins. Co.	2078	2682	1400	1719	1482	1821	1906	2345	1371	1763
AMCO Ins. Co.	1287	1802	850	1131	865	1153	1414	1884	996	1394
Austin Mutual Ins. Co.	-	-	-	-	-	-	-	-	-	-
Automobile Ins. Co. of Hartford CT	-	-	-	-	-	-	-	-	-	-
Farmers Ins Exchange	832	1007	890	991	919	1024	1272	1412	1004	1215
Farmers Union Mutual Ins. Co.	-	-	-	-	-	-	-	-	-	-
Federal Ins. Co.	1683	2462	1500	2200	1500	2200	1683	2462	1457	2134
Fire Insurance Exchange	974	1007	890	1027	919	1060	1272	1458	1004	1215
Liberty Mutual Fire Ins. Co.	965	1662	723	1088	723	1088	1156	1793	783	1323
Mountain West Farm Bureau	-	-	-	-	-	-	-	-	-	-
Security National Ins. Co.	1129	1920	738	1256	738	1256	1158	1970	772	1312
State Farm Fire and Casualty	1067	1067	524	524	561	561	1280	943	943	860
United Services Auto Association	-	-	-	-	-	-	-	-	-	-
USAA Casualty Ins. Co.	-	-	-	-	-	-	-	-	-	-

- Indicates that a company would not write a risk or that an affiliated company may write the risk.
- Please note the above premiums are based on survey responses. Not all insurers chose to respond.

EXAMPLE 5

These premiums apply to a single family, well maintained home, without a wood stove. This 50-year-old home has a replacement cost of \$275,000 and the owners want to purchase insurance for that amount. There have been no claims in the last three years. The plumbing, wiring, and heating/cooling were updated two years ago, and the composite roof is two years old.

Coverages: Deductible \$500; Personal liability \$100,000; Medical Payments \$1,000 per person; outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HC3 or comparable policy.

Rates for Example 5: \$ / Year		Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
		City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	
Allied Property & Casualty Ins. Co.	1292	1805	854	1136	870	1156	1417	1885	1002	1399	906	1265	880	1170	754	1052	1322	1757	
Allstate Property & Casualty Ins. Co.	1984	2560	1338	1642	1416	1739	1821	2239	1310	1684	2466	3187	1338	1642	1352	1739	1686	2072	
AMCO Ins. Co.	1352	1888	896	1189	912	1212	1484	1974	1048	1463	950	1327	921	1225	790	1101	1382	1838	
Austin Mutual Ins. Co.	1787	2548	1086	1547	1086	1547	1787	2548	1356	1933	1086	1547	1086	1547	1086	1547	1356	1933	
Automobile Ins. Co. of Hartford CT	1200	2565	861	1763	999	2046	1378	2822	957	2046	813	1738	893	1827	784	1675	1378	2822	
Farmers Ins Exchange	1075	1300	1120	1337	1238	1238	1715	1920	1360	1658	1085	1378	1196	1333	831	1548	1699	1902	
Farmers Union Mutual Ins. Co.	1744	2179	1274	1516	1274	1516	1962	2334	1324	1656	1324	1656	1321	1573	1162	1453	1447	1722	
Federal Ins. Co.	1494	2243	1333	2004	1333	2004	1494	2243	1295	1944	1333	2004	1333	2004	1333	2004	1494	2243	
Fire Insurance Exchange	1075	1300	1200	1337	1238	1379	1715	1920	1360	1658	1085	1379	1196	1333	831	1548	1699	1902	
Liberty Mutual Fire Ins. Co.	828	1450	611	896	611	896	1021	1562	664	1137	792	1296	611	896	540	870	828	1460	
Mountain West Farm Bureau	1453	1856	1097	1332	1191	1448	1677	2050	1154	1468	1139	1448	1191	1448	1035	1313	1489	1817	
Security National Ins. Co.	2012	3418	1315	2236	1315	2236	2063	3509	1347	2336	1347	2336	1312	2230	1213	2063	2063	3509	
State Farm Fire and Casualty	1485	1485	740	740	789	789	1779	1779	1315	1315	1202	1202	789	789	863	863	1409	1409	
United Services Auto Association	1250	1438	980	1213	980	1073	1313	1438	933	1213	933	1073	980	1073	933	1213	1313	1438	
USAA Casualty Ins. Co.	1438	1653	1127	1395	1127	1234	1510	1653	1073	1395	1073	1234	1127	1234	1073	1395	1510	1653	

- Indicates that a company would not write a risk or that an affiliated company may write the risk.
Please note the above premiums are based on survey responses. Not all insurers choose to respond.

EXAMPLE 6

These premiums apply to a well maintained condominium in a 10 unit complex built in 1995 without wood stoves. The contents are valued at \$75,000. There have been no claims in the last three years.

Coverages: Deductible \$500; Personal liability \$100,000, Medical Payments \$1,000 per person. Coverage is on a replacement cost basis, all other coverages are rated according to an HO6 or comparable policy. Coverage for the structure and any improvements is not included.

Rates for Example 6, \$ / Year		Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
		City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	
Allied Property & Casualty Ins. Co.	253	345	235	320	235	320	245	335	244	333	235	320	233	317	233	317	249	341	
Allstate Insurance	313	428	270	351	270	351	328	428	313	428	313	428	270	351	256	351	328	428	
AMCO Ins. Co.	265	362	247	335	247	335	257	351	255	348	247	335	244	322	243	331	262	357	
Austin Mutual Ins. Co.	431	543	408	513	408	513	431	543	431	543	408	513	408	513	408	513	431	543	
Automobile Ins. Co. of Hartford CT	199	334	206	334	206	334	206	334	236	398	199	334	206	334	199	334	206	334	
Farmers Ins Exchange	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Farmers Union Mutual Ins. Co.	527	527	527	527	527	527	527	527	527	527	527	527	527	527	527	527	527	527	
Federal Ins. Co.	288	344	277	331	277	331	288	344	242	288	277	331	277	331	277	331	288	344	
Fire Insurance Exchange	236	281	220	242	239	263	222	245	217	262	209	249	230	253	220	262	253	279	
Liberty Mutual Fire Ins. Co.	414	633	372	570	372	570	414	633	399	609	399	609	372	570	372	570	399	609	
Mountain West Farm Bureau	337	364	327	353	327	353	337	364	327	353	327	353	327	353	327	353	327	364	
Security National Ins. Co.	179	179	179	179	179	179	179	179	179	179	179	179	179	179	179	179	179	179	
State Farm Fire and Casualty	342	342	311	311	311	311	342	342	332	332	332	332	311	311	311	311	332	332	
United Services Auto Association	147	154	125	148	125	147	147	154	125	148	125	148	125	148	125	148	147	154	
USAA Casualty Ins. Co.	184	193	125	185	125	184	193	125	185	125	185	125	185	125	185	184	193		

- Indicates that a company would not write a risk or that an affiliated company may write the risk.
 Please note the above premiums are based on survey responses. Not all insurers chose to respond.

EXAMPLE 7

These premiums apply to a renter in a two-story apartment complex with 15 units built in 1985 without wood stoves. The contents are valued at \$25,000. There have been no claims in the last three years.

Coverages: Deductible \$500; Personal Liability \$100,000 and Medical Payments \$1,000 per person. All other coverages are rated according to anHIC4 or comparable policy.

Rates for Example 7: \$ / Year		Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
		City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	
Allied Property & Casualty Ins. Co.	134	192	123	175	123	175	130	184	134	192	123	175	122	173	122	173	132	188	
Allstate Insurance	149	201	131	166	131	166	157	201	149	201	149	201	131	166	125	166	157	201	
AMCO Ins. Co.	140	200	129	184	129	184	135	193	140	200	129	184	127	181	127	181	139	197	
Austin Mutual Ins. Co.	226	281	213	269	213	269	226	281	226	281	213	269	213	269	213	269	226	281	
Automobile Ins. Co. of Hartford CT	125	213	125	180	125	180	133	213	125	201	125	180	125	180	125	180	133	213	
Farmers Ins Exchange	118	140	108	119	116	128	111	122	113	137	103	123	112	123	107	121	123	136	
Farmers Union Mutual Ins. Co.	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	271	
Federal Ins. Co.	122	145	118	140	118	140	122	145	104	122	118	140	118	140	118	140	122	145	
Fire Insurance Exchange	118	140	108	119	116	128	111	122	113	137	103	123	112	123	107	128	123	136	
Liberty Mutual Fire Ins. Co.	219	903	200	821	200	821	219	903	204	839	204	839	200	821	200	821	200	839	
Mountain West Farm Bureau	128	147	124	142	124	142	128	147	124	142	124	142	124	142	124	142	128	147	
Security National Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
State Farm Fire and Casualty	140	140	128	128	128	128	140	140	131	131	131	131	128	128	128	128	131	131	
United Services Auto Association	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	110	
USAA Casualty Ins. Co.	130	130	130	130	130	130	130	130	130	130	130	130	130	130	130	130	130	130	

- Indicates that a company would not write a risk or that an affiliated company may write the risk.
 Please note the above premiums are based on survey responses. Not all insurers chose to respond.

EXAMPLE 8

These premiums apply to a single family who owns a \$150,000 modular home, purchased for that amount with no wood stove. The home is 3 years old and is on a permanent foundation. The original composite roof is in good shape. There have been no claims in the last three years.

Coverages: Deductible \$500; Personal Liability \$100,000, Medical Payments \$1,000 per person, Outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO3 or comparable policy

Rates for Example 8: \$ / Year		Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
		City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	
Allied Property & Casualty Ins. Co.	568	792	378	500	384	509	623	826	442	615	400	556	388	515	334	464	581	771	
Allstate Property & Casualty Ins. Co.	1152	1479	786	958	830	1013	1060	1297	770	982	1425	1834	786	958	794	1013	983	1202	
AMCO Ins. Co.	595	828	397	524	403	534	652	865	463	643	420	584	407	540	350	485	607	806	
Austin Mutual Ins. Co.	826	1177	501	715	501	715	826	1177	626	894	501	715	501	715	501	715	626	894	
Automobile Ins. Co. of Hartford CT	630	1347	452	927	526	1074	724	1482	503	1074	427	913	468	960	412	881	724	1482	
Farmers Ins Exchange	645	781	680	758	702	782	1017	1129	749	907	614	780	680	757	473	877	954	1059	
Farmers Union Mutual Ins. Co.	784	981	573	682	573	682	883	1052	596	745	596	745	595	708	524	655	651	774	
Federal Ins. Co.	912	1331	814	1190	814	1190	912	1331	791	1155	814	1190	814	1190	814	1190	912	1331	
Fire Insurance Exchange	645	781	680	758	702	782	1017	1129	749	907	614	1020	680	987	473	1142	954	1382	
Liberty Mutual Fire Ins. Co.	540	882	408	588	408	588	648	942	438	715	517	800	408	588	351	573	611	886	
Mountain West Farm Bureau	663	844	503	608	545	661	763	931	529	669	522	661	545	661	475	600	679	826	
Security National Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
State Farm Fire and Casualty	969	969	483	483	516	516	1160	1160	858	858	785	785	516	516	563	563	919	919	
United Services Auto Association	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
USAA Casualty Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

- Indicates that a company would not write a risk or that an affiliated company may write the risk.
 Please note the above premiums are based on survey responses. Not all insurers chose to respond.

EXAMPLE 9

These premiums apply to a single family, well maintained home, without a wood stove. This new home has a replacement cost of \$250,000 and the owners want to purchase insurance for that amount. Six months ago the original home was destroyed by fire and rebuilt.

Coverages: Deductible \$500; Personal Liability \$100,000, Medical Payments \$1,000 per person, Outbuildings 10% of dwelling. All other coverages, including personal property, additional living expenses, and limits on dwelling, are rated according to an HO 3 or comparable policy

Rates for Example 9: \$ / Year		Billings		Bozeman		Butte		Glendive		Great Falls		Helena		Kalispell		Missoula		Scobey	
		City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	
Allied Property & Casualty Ins. Co.	1104	1541	730	970	744	988	1210	1609	856	1194	774	1080	751	999	645	898	1129	1500	
Allstate Property & Casualty Ins. Co.	1962	2531	1323	1624	1401	1719	1800	2214	1296	1665	2438	3151	1323	1624	1337	1719	1667	2049	
AMCO Ins. Co.	1155	1611	766	1015	779	1035	1267	1685	895	1250	812	1134	787	1046	675	940	1180	1570	
Austin Mutual Ins. Co.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Automobile Ins. Co. of Hartford CT	2331	3940	1673	2708	1942	3142	2678	4332	1859	3142	1579	2670	1733	2806	1523	2572	2678	4332	
Farmers Ins Exchange	1288	1562	1427	1597	1472	1653	2084	2329	1622	1994	1290	1653	1424	1593	988	1870	2048	2290	
Farmers Union Mutual Ins. Co.	929	1162	679	809	679	809	1046	1246	706	883	706	883	704	839	620	775	771	919	
Federal Ins. Co.	1170	1748	1044	1561	1044	1561	1170	1748	1014	1516	1044	1561	1044	1561	1044	1561	1170	1748	
Fire Insurance Exchange	966	1169	1010	1192	1104	1230	1525	1710	1209	1463	967	1228	1068	1190	741	1379	1500	1680	
Liberty Mutual Fire Ins. Co.	951	1582	713	990	713	990	1151	1707	772	839	912	1414	713	990	617	963	1075	1594	
Mountain West Farm Bureau	982	1247	748	903	810	979	1129	1374	786	992	776	979	810	979	708	890	1006	1221	
Security National Ins. Co.	1813	3082	1185	2016	1185	2016	1860	3164	1240	2107	1183	2010	1094	1860	1860	1860	3164		
State Farm Fire and Casualty	1607	1607	801	801	853	853	1924	1422	1300	1300	853	853	933	933	933	933	1524	1524	
United Services Auto Association	839	965	658	1091	658	720	881	965	626	814	626	720	658	720	626	814	881	965	
USAA Casualty Ins. Co.	965	1110	756	1255	756	828	1013	1110	720	936	720	828	756	828	720	936	1013	1110	

- Indicates that a company would not write a risk or that an affiliated company may write the risk.
Please note the above premiums are based on survey responses. Not all insurers chose to respond.

Consumer Contacts for Participating Insurance Companies

ALLIED PROPERTY & CASUALTY INS. CO. Marsha Sharp 1101 Locust St., Des Moines, IA 50391-0203 (800) 532-1436 ext 4272 www.alliedinsurance.com	FARMERS INS EXCHANGE Angela Wendel 4680 Wilshire Blvd, Los Angeles, CA 90010 (323)-932-3776 www.farmersinsurance.com	MOUNTAIN WEST FARM BUREAU Contact a local agent 931 Boulder Dr., Laramie, WY 82070 (307) 745-4835 www.mwfbib.com
ALLSTATE Marisol Herrera 2775 Sanders Rd A5, Northbrook, IL 60062-6127 (847)-402-7351 www.allstate.com	FARMERS UNION MUTUAL INS. CO. Cheryl Antonich P.O. Box 2169, Great Falls, MT 59403-2169 (406)-761-0242 ext 2621 www.fumico.net	SECURITY NATIONAL INS. CO. Ryan Kenkel 5220 Belfort Road, Ste 200, Jacksonville, FL 322256 (904)-245-5856 RKenkel@kahq.com
AMCO INSURANCE COMPANY Marsha Sharp 1100 Locust St, Des Moines, IA 50391-0203 (800) 532-1436 ext 4272 www.alliedinsurance.com	FEDERAL INSURANCE CO. Fran Muldoon: (908) 572-2875 202 Hall's Mill Road, PO Box 1600 Whitehouse Station, NJ 08889 www.chubb.com/personal	STATE FARM FIRE AND CASUALTY CO. Contact your local State Farm Agent www.statefarm.com
AUSTIN MUTUAL INS. CO. Terrel Madsen, CPCU, ARE 102nd St. NE, STE 300, Minneapolis, MN 55413 (612) 378-8600 www.austinmutual.com	FIRE INSURANCE EXCHANGE Angela Wendel 4680 Wilshire Blvd, Los Angeles, CA 90010 (323) 932-3776 www.farmersinsurance.com	UNITED SERVICES AUTO ASSOCIATION USAA P&C Sales and Service 9800 Fredericksburg Rd., San Antonio, TX 78288 (800) 531-8080 www.usaa.com
AUTOMOBILE INS CO HARTFORD, CT Diane E MacNeal: (860) 277-7338 One Tower Square, 10 Plaza Blvd Hartford, CT 06183 www.travelers.com	LIBERTY MUTUAL FIRE INS. CO. Bobbie J. Cox 2876 Browns Bridge Rd, Gainesville, GA 30503 (770) 536-8761 ext 2575	USAA CASUALTY INSURANCE CO. USAA P&C Sales and Service 9800 Fredericksburg Rd., San Antonio, TX 78288 (800) 531-8080

Technical Notes:

Some of the companies that participated in this survey have differences in determining the premiums, which we wish to include:

- **Farmers Union Mutual Ins. Co.**
Examples 1, 2, 3, 5, 8, & 9 – Rated with \$500/\$1000 (wind and hail) deductible.
- **State Farm Fire and Casualty Co.**
For all examples, additional discounts may apply – see your local State Farm Agent.

State Farm uses a subzone rating system that assigns one rate to an entire zip code. This subzone rating does not distinguish inside city limits versus outside city limits within the same zip code. Therefore, similar city and rural risks within the same zip code will have the same rate.

- **United Services Automobile Association/USAA Casualty**
USAA group Property and Casualty products are generally available to active duty U.S. military personnel and their families.

Examples 1, 2, 3 & 5 – Rated with 500/1% (Wind and Hail) deductible.

Compare Auto Insurance Rates Online

If you prefer, use the Montana State Auditor's website for quick and easy comparisons of auto and homeowner insurance rates.

Log onto the State Auditor's website at: www.sao.mt.gov.





MONTANA STATE AUDITOR JOHN MORRISON

COMMISSIONER OF INSURANCE
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